

# MADISON, RUBY, JEFFERSON RIVERS FLOOD MAP UPDATES

[www.floodplain.mt.gov/madison](http://www.floodplain.mt.gov/madison)

## Owning property in a FLOODWAY

A **FLOODWAY** is the area within a 100-Year Floodplain that must be kept free from new development so that the 100-Year Flood (1% Annual Chance Flood, Base Flood) can be carried without substantial increases in flood heights. The Floodway will usually see the highest water velocities and deepest inundation during a 100-Year Flood event.

### DEVELOPMENT REGULATIONS

**Jefferson County and the Town of Whitehall strictly regulate development in Floodways to protect human life and property by ensuring that there are no increases in flood elevations.**

In accordance with each community's Floodplain Regulations:

- New building construction is not permitted in the Floodway.
- Improvement to existing structures in a Floodway must obtain a Floodplain Development Permit.

Floodplain Regulations require a floodplain permit for any man-made development in the 100-Year Floodplain (including Floodway).

### INSURANCE REQUIREMENT

**If you own a building in an area that will be newly mapped into a 100-Year Floodplain (including Floodway), contact your insurance agent or lender as early as possible to start the discussion about flood insurance.**

Your lender will require you to carry flood insurance if you have a federally backed loan and your building is located in a mapped 100-Year Floodplain (including Floodway).

Lenders will typically reevaluate their loans to reassess flood risk when a new flood map or revision goes effective. When this happens, your lender will require you to carry flood insurance if you own a building that is located in a mapped 100-Year Floodplain, unless you can prove that the building is above the flood elevation or outside of the 100-Year Floodplain. Your lender may also require building elevation information (an Elevation Certificate) at this time.

There are many cost-saving options available to those who are being newly mapped into the 100-Year Floodplain (including Floodway). In order to secure the lowest premium, you should purchase flood insurance either before or within 11 months of a new flood map or revision going effective (**estimated 2022**). Contact your insurance agent or lender as soon as possible to find the best flood insurance option available to you—ask for a comparison of Newly Mapped rates, Grandfathered rates, etc.

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